

CERT # CHARTER #	DSB # COUNTY	(PAGE 10 LAYOUT FOR ALL BANKS) LIQUIDITY AND INVESTMENT PORTFOLIO												PAGE 10	
		03/31/99			03/31/98			12/31/98			12/31/97			12/31/96	
SHORT TERM INVESTMENTS		480296			458783			585137			495437			559148	
SHORT TERM ASSETS		2414086			NA			NA			NA			NA	
SHORT TERM NON CORE FUNDING		1919879			NA			NA			NA			NA	
S.T. NON CORE LIABILITIES		2018887			998719			1405811			998065			1413638	
DEBT SECURITIES 90+ DAYS P/D		0			0			0			0			0	
TOTAL NON-CURRENT DEBT SEC		0			0			0			0			0	
FAIR VALUE HIGH-RISK MTG SECS		17110			19017			17430			NA			NA	
FAIR VALUE STRUCTURED NOTES		0			0			0			NA			NA	
PERCENT OF TOTAL ASSETS		BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1			BANK PEER 1	
SHORT TERM INVESTMENTS		3.48 6.44 31			3.78 8.40 23			4.47 7.17 35			4.15 9.88 5.00			10.55	
CORE DEPOSITS		75.79 59.29 90			82.05 52.31 98			78.70 53.77 94			82.39 54.03 78.11			56.67	
NON CORE FUNDING		13.93 23.45 18			NA NA NA			NA NA NA			NA NA NA			NA	
LIQUIDITY RATIOS															
NET S.T. NON CORE FUND DEPEND		11.93 20.21 27			NA NA NA			NA NA NA			NA NA NA			NA	
NET NON CORE FUND DEPENDENCE		12.75 25.93 22			5.25 33.82 8			7.40 32.62 10			4.95 31.79 9.05			25.66	
BROKERED DEPOSITS TO DEPOSITS		0.00 0.92 35			0.00 0.47 31			0.00 0.71 28			0.00 0.38 0.00			0.28	
BROKER DEP MAT < 1YR TO BKR DEPS		NA 52.16 NA			NA NA NA			NA NA NA			NA NA NA			NA	
S.T. INV TO S.T. NON CORE FUND		25.02 29.61 48			NA NA NA			NA NA NA			NA NA NA			NA	
SHORT TERM ASSET TO S.T. LIAB		59.48 74.60 27			NA NA NA			NA NA NA			NA NA NA			NA	
NET S.T. LIAB TO ASSETS		11.93 9.06 61			NA NA NA			NA NA NA			NA NA NA			NA	
NET LOANS & LEASES TO DEPOSITS		87.04 93.61 42			84.46 90.70 38			82.84 91.15 36			82.97 85.48 83.30			84.37	
NET LN&LS TO CORE DEPOSITS		91.16 112.51 25			89.79 121.29 18			87.13 120.50 15			87.63 113.60 88.42			106.97	
NET LN&LS & SBLC TO ASSETS		71.32 70.13 59			75.57 67.40 85			70.85 68.90 56			73.91 65.53 70.32			65.03	
SECURITIES MIX															
HELD-TO-MATURITY % TOTAL SECS															
U.S. TREASURY & GOVT AGENCIES		0.00 0.22 62			0.39 9.47 35			0.00 0.24 63			0.36 10.91 42.14			33.17	
MUNICIPAL SECURITIES		1.17 1.73 51			4.35 4.19 53			1.41 1.19 60			4.02 4.03 3.06			5.58	
PASS-THROUGH MTG BACKED SECS		0.00 0.12 68			0.05 6.28 36			0.00 0.35 64			0.05 5.90 4.89			15.33	
CMO & REMIC MTG BACKED SECS		0.00 0.01 75			9.70 5.25 66			0.00 0.01 75			10.03 4.67 24.04			11.74	
OTHER DOMESTIC DEBT SECS		0.00 0.00 70			5.36 2.04 71			0.12 0.01 78			5.51 2.03 25.45			4.90	
FOREIGN DEBT SECURITIES		0.04 0.01 68			0.06 0.09 51			0.05 0.02 67			0.06 0.09 0.05			0.64	
INVESTMENTS IN MUTUAL FUNDS		NA NA NA			NA NA NA			NA NA NA			NA NA 0.12			0.02	
OTHER EQUITY SECURITIES		NA NA NA			NA NA NA			NA NA NA			NA NA 0.27			1.03	
LESS: UNREALIZED LOSS (MES)		NA NA NA			NA NA NA			NA NA NA			NA NA 0.00			0.00	
TOTAL HELD-TO-MATURITY		1.21 8.97 38			19.91 51.85 15			1.58 8.40 41			20.03 54.33 100.00			100.00	
AVAILABLE-FOR-SALE % TOTAL SECS															
U.S. TREASURY & GOVT AGENCIES		28.25 24.50 64			19.66 15.35 60			30.79 26.24 61			14.87 14.93 NA			NA	
MUNICIPAL SECURITIES		1.73 0.75 64			0.00 0.02 63			1.93 1.19 65			0.00 0.03 NA			NA	
PASS-THROUGH MTG BACKED SECS		38.50 20.77 75			5.49 6.43 51			25.12 17.72 61			5.87 5.50 NA			NA	
CMO & REMIC MTG BACKED SECS		20.06 6.89 77			37.35 2.56 98			26.09 6.46 84			34.92 2.29 NA			NA	
OTHER DOMESTIC DEBT SECS		10.03 3.20 72			17.23 1.17 95			14.23 4.78 72			23.99 1.12 NA			NA	
FOREIGN DEBT SECURITIES		0.00 0.09 55			0.00 0.26 53			0.00 0.56 41			0.00 0.31 NA			NA	
INV MUT F. & OTH MKTBL		0.00 0.01 64			0.03 0.01 73			0.00 0.02 65			0.02 0.01 NA			NA	
OTHER EQUITY SECURITIES		0.22 1.51 9			0.33 1.24 16			0.27 1.65 9			0.31 1.13 NA			NA	
TOTAL AVAILABLE-FOR-SALE		98.79 91.03 61			80.09 48.15 85			98.42 91.60 58			79.97 45.67 NA			NA	
OTHER SECURITIES RATIOS:															
HIGH RISK & STRUC NOTE TO TICAP		2.04 0.83 72			2.45 1.03 70			1.90 0.75 72			NA NA NA			NA	
APP(DEP) HI RISK & STRUC/TICAP		-1.60 0.00 1			-1.92 -0.02 3			-1.52 0.00 1			NA NA NA			NA	
APP(DEP) IN HTM SEC TO HTM SEC		0.15 1.03 34			-1.70 -1.44 46			0.35 1.33 28			-3.17 -3.79 0.79			1.04	
APP(DEP) IN HTM SEC TO EQY CAP		0.01 0.09 53			-0.69 -1.80 63			0.01 0.16 49			-1.47 -4.66 2.44			2.30	
PLEDGED SECURITIES TO TOT SEC		76.97 56.32 77			35.28 57.21 20			73.78 52.38 76			48.14 62.23 27.13			54.85	

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Liquidity and Investment Portfolio

The top portion of this page presents dollar information and ratios that can be used to assess the bank's liquidity position. The bottom portion of the page presents the principal components of the investment portfolio expressed as a percentage of total investment securities. End-of-period calculations that may be used to analyze the maturity distribution and the degree of appreciation or depreciation in the investment portfolio are also shown.

Short Term Investments (\$000)

The sum of:

- Interest-bearing bank balances
- + Federal funds sold and securities purchased under agreements to resell
- + Fixed rate debt securities that mature within one year
- + Floating rate debt securities that mature within one year
- + Acceptances of other banks (loans) and commercial paper (loans). Commercial paper not included from March 31, 1997 forward.

Available for all periods.

Short Term Assets (\$000)

The sum of:

- Short term investments (defined above)
- + Fixed rate loans maturing within one year
- + Floating rate loans that mature within one year
- Commercial Paper. Not available from March 31, 1997 forward.
- Acceptances of other banks

Available from March 1996 forward.

Long Term Assets (\$000)

Is used in ratio calculations below but does not appear on the page. It is calculated as follows:

- Net loans and leases
- Acceptances of other banks (loans)
- Commercial paper (loans). Not available from March 31, 1997 forward.
- + Held to maturity securities
- + Available for sale securities
- Fixed rate debt securities that mature within one year
- Floating rate debt securities that mature within one year
- + Other real estate owned (non-investment)

Core Deposits (\$000)

Is used in ratio calculations but does not appear on the page.

All demand and savings deposits including money market deposit accounts and NOW and Super NOW savings deposits, plus time deposits in amounts of less than \$100 thousand.

Short Term Non Core Funding (\$000)

The sum of:

- Fixed rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year
- + Floating rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year
- + Brokered deposits less than \$100,000 and maturing within one year
- + Other borrowing with remaining maturity one year or less
- + Deposits in foreign offices with remaining maturity under 1 year

- + Securities sold under agreements to repurchase and federal funds purchased

- + Demand notes issued to the U.S. Treasury

Not available prior to March 1996.

Non Core Liabilities (\$000)

The sum of:

- Time certificates of deposit and open account time deposits of \$100M or more
 - + Other borrowed money (all maturities)
 - + Foreign office deposits
 - + Securities sold under agreements to repurchase and federal funds purchased
 - + Brokered deposits issued in denominations of less than \$100,000
 - + Demand notes issued to the U.S. Treasury
- Available for all periods.

Short Term Liabilities (\$000)

Is used in ratio calculations but does not appear on the page.

The sum of:

- Fixed rate time deposits less than \$100,000 and maturing less than 1 year
- + Floating rate time deposits less than \$100,000 that mature within one year
- + Fixed rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year
- + Floating rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year
- + Other borrowed money with remaining maturity < 1 year

- + Deposits in foreign offices with remaining maturity under 1 year
 - + Securities sold under agreements to repurchase and federal funds purchased
 - + Demand notes issued to the U.S. Treasury
- Not available prior to March 1996.

Non-Current Debt Securities & Other Assets:

Displays dollar data for non-current debt securities from schedule RC-N and RC-B.

Debt Securities 90+ Days P/D

Total Non-Current Debt Sec

Fair Value High Risk Mtg Secs

Fair Value Structured Notes

Percent of Total Assets

Each category is divided by total assets at the end of the period.

Short Term Investments

Temporary investments divided by total assets.

Core Deposits

Core deposits divided by total assets.

S.T. Non Core Funding

Short term non core funding divided by total assets.

Marketable Equity Securities (MES)

Investments in mutual funds and other equity securities with readily determinable values divided by total assets. Displayed for savings banks only.

Liquidity Ratios

Net S. T. Non Core Funding Dependence

Short term non core funding less

short term investments divided by long term assets. Available from March 1996 forward.

Net Non Core Funding Dependence

Non core liabilities less short term investments divided by long term assets. Available for all periods.

Brokered Deposits to Deposits

Deposits acquired from brokers and dealers for the account of others divided by total deposits.

Brokered Deposits Maturing < 1 year to Brokered Deposits

Brokered deposits issued in amounts of less than \$100M and maturing in less than one year plus brokered deposits issued in amounts of \$100M or greater divided by total brokered deposits. Not available prior to March 1996.

Short Term Investments to Short Term Non Core Funding

Short Term investments divided by short term non core funding.

Short Term Assets to Short Term Liabilities

Short term assets divided by short term liabilities.

Net Short Term Liabilities to Assets

Short term liabilities less short term assets divided by total assets.

Net Loans & Leases to Deposits

Net loans, plus lease-financing receivables, divided by total deposits.

Net Loans & Leases to Core Deposits

Net loans, plus lease-financing receivables, divided by total core deposits.

Net Loans, Leases & Standby Letters of Credit to Assets

Net loans, plus lease-financing receivables and standby letters of credit, divided by total assets.

Securities Mix (Percent of Total Securities)

Securities are displayed in two groups based on whether they are classified as held-to-maturity or available-for-sale. Held-to-maturity securities are shown at cost, while available-for-sale securities are shown at fair value. Prior to March 31, 1994, all securities are shown as though they are classified as held-to-maturity.

Within each group, a distribution by type of security is displayed. Individual outstanding balances for each security is divided by the end-of-period total of held-to-maturity and available-for-sale securities.

U.S. Treasury & Government Agencies

Securities issued by U.S. Treasury and U.S. Agencies and U.S. government sponsored agencies are displayed.

Municipal Securities

General obligation, revenue and industrial development bonds are shown.

Pass-Through Mtg. Backed Secs

Pass through GNMA, FNMA and privately issued mortgage-backed securities are displayed.

CMO & Remic Mtg Backed Secs

CMO's and REMIC's issued by FNMA and FHLMC, collateralized by MBS guaranteed by FNMA, FHLMC, GNMA and other private issues are displayed.

Other Domestic Debt Securities

Foreign Debt Securities

Inv Mut F. & Oth MKTBL

Investments in mutual funds and other marketable securities.

Other Equity Securities

Includes other equity securities. Appears as held-to-maturity only prior to March 31, 1994. From that

date forward shown as available-for-sale.

Less: Unrealized Loss (MES)

The unrealized loss on marketable securities appears prior to, March 31, 1994 in held-to-maturity group only.

Total Held-To-Maturity

Sum of all securities classified as held-to-maturity as a percent of total securities.

Total Available-For-Sale

Other Securities Ratios:

High Risk & Struc Note to TlCap

High risk mortgage securities and structured notes (both at amortized cost) divided by tier one capital.

App (Dep) Hi Risk & Struc/TlCap

Fair value of high risk mortgage securities plus structured notes less amortized cost divided by tier one capital.

App (Dep) in HTM sec to HTM Sec

Prior to March 31, 1994, the total market value of all investment securities, less the total book value of all investment securities divided by the total book value of all investment securities.

From March 31, 1994 and subsequent, calculated for held-to-maturity securities.

App (Dep) in HTM Sec to Eqy Cap

Prior to March 31, 1994, the total market value of all investment securities, less the total book value of all invest-

ment securities divided by total equity capital.

From March 31 and subsequent, calculated for just held-to-maturity securities.

Pledged Securities to Total Securities

The book value of all securities as defined above that are pledged to secure deposits, repurchase transactions, or other borrowing (regardless of the balance of the deposits or other liabilities against which the securities are pledged), as performance bonds under futures or forward contracts, or for any other purpose, divided by total securities.

CERT#	DSB #	(PAGE 11 LAYOUT FOR ALL BANKS)										PAGE 11				
CHARTER #	COUNTY	CAPITAL ANALYSIS														
END OF PERIOD	CAPITAL (\$000)	03/31/99			03/31/98			12/31/98			12/31/97			12/31/96		
-----		-----			-----			-----			-----			-----		
PERPETUAL PREFERRED	0	0			0			0			0			0		
+ COMMON STOCK	185000	185000			185000			185000			185000			185000		
+ SURPLUS	1182745	1182745			1182745			1182745			1182745			1182745		
+ UNDIVIDED PROFITS	-3881	-192645			19335			-51629			-222070					
+ UNREALIZED G/L AVAIL SALE SECS	0	0			0			0			0			0		
+ ACCUM G/L CASH FLOW HEDGES	0	0			0			0			0			0		
+ CUMULATIVE FOREIGN CURR. ADJ.	0	0			0			0			0			0		
TOTAL EQUITY CAPITAL	1363864	1175100			1387080			1316116			1145675			1145675		
LIMITED LIFE PREFERRED	0	0			0			0			0			0		
SUBORDINATED NOTES & DEBENTURES	225000	225000			225000			225000			225000			225000		
CHANGES IN TOTAL EQUITY (\$000)																
-----		-----			-----			-----			-----			-----		
BALANCE AT BEGINNING OF PERIOD	1316116	1145675			1316116			1145675			1004604					
+NET INCOME	47748	31730			220964			172746			141071					
+SALE OR PURCHASE OF CAPITAL	0	0			0			0			0			0		
+MERGERS & ABSORPTIONS	0	0			0			0			0			0		
+CUMUL ACCTG. CHANGES	0	0			0			0			0			0		
+CORR. MATERIAL ACCTG. CHG.	0	-2305			0			-2305			0			0		
+TRANS. WITH PARENT	0	0			0			0			0			0		
LESS: DIVIDENDS	0	0			150000			0			0			0		
+NET OTHER INCREASES (DECREASE)	0	0			0			0			0			0		
BALANCE AT END OF PERIOD	1363864	1175100			1387080			1316116			1145675			1145675		
INTANGIBLE ASSETS																

MORTGAGING SERVICE RIGHTS	26022	120850			30783			25727			158336					
+PURCH CRED CARD RELATION.	251	1347			23			328			1692					
+OTHER INTANGIBLES	13548	18755			10325			14823			20088					
+GOODWILL	27201	31107			24272			28178			32094					
TOTAL INTANGIBLES	67022	172059			65403			69056			212210					
MEMO:																
GRANDFATHERED INTANGIBLES	13548	0			10325			0			NA					
CAPITAL RATIOS		BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1			BANK PEER 1		
-----		-----			-----			-----			-----			-----		
PERCENT OF TOTAL EQUITY:																
NET LOANS & LEASES (X)	7.21	8.00	31	7.76	8.31	36	8.73	8.50	60	7.29	8.07	8.05	8.61			
SUBORD NOTES & DEBENTURES	16.50	18.33	46	19.15	17.90	50	16.22	14.32	58	17.10	18.70	19.64	17.11			
LONG TERM DEBT	19.52	19.34	51	22.97	19.10	57	19.00	15.49	60	20.28	19.56	23.61	18.43			
COM RE & RELATED VENTURES	90.25	115.22	35	117.95	134.87	44	84.08	139.46	18	97.74	117.87	125.75	145.95			
PERCENT OF AVERAGE TOTAL EQUITY:																
NET INCOME	14.25	15.72	37	10.94	15.28	26	15.98	16.74	41	14.06	16.97	13.23	15.32			
DIVIDENDS	0.00	6.59	20	0.00	4.54	34	10.85	10.57	51	0.00	6.90	0.00	4.21			
RETAINED EARNINGS	14.25	8.43	81	10.94	9.68	59	5.13	5.56	51	14.06	9.28	13.23	9.31			
OTHER CAPITAL RATIOS:																
DIVIDENDS TO NET OPER INCOME	0.00	47.98	20	NA	32.36	NA	67.88	64.28	55	0.00	42.80	0.00	31.54			
EQUITY CAPITAL TO ASSETS	8.10	7.09	81	7.20	7.04	53	7.56	7.10	67	7.53	7.32	7.09	6.68			
GROWTH RATES:																
TOTAL EQUITY CAPITAL	16.06	13.54	56	15.82	23.19	36	5.39	6.99	47	14.88	16.68	14.04	20.34			
EQUITY GROWTH LESS ASST GROWTH	12.90	1.10	83	15.08	14.01	51	0.52	-1.53	61	6.61	9.68	16.14	12.24			
INTANG ASSETS % TOTAL EQUITY																
MORTGAGE SERVICING RIGHTS	1.91	0.20	81	10.28	0.17	94	2.22	0.14	86	1.95	0.20	13.82	0.34			
GOODWILL	1.99	1.90	51	2.65	1.48	67	1.75	2.39	46	2.14	1.85	2.80	1.30			
PURCH CREDIT CARD RELATION	0.02	0.02	74	0.11	0.00	80	0.00	0.01	72	0.02	0.01	0.15	0.00			
ALL OTHER INTANGIBLES	0.99	0.94	55	1.60	0.99	63	0.74	0.78	48	1.13	1.09	1.75	0.86			
TOTAL INTANGIBLES	4.91	4.83	55	14.64	4.66	82	4.72	5.42	51	5.25	4.99	18.52	4.68			

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Capital Analysis

This page presents end-of-period capital by call report definition, a reconciliation of total equity capital from period to period, an analysis of intangible assets and a series of capital ratios. Ratios using after tax income and dividends have been adjusted for assumed tax rates. See Section II Technical Information.

End-of-Period Capital (\$000)

The dollar figures for each category are brought directly forward from the end-of-period Report of Condition schedule RC.

Perpetual Preferred Stock

Common Stock

Surplus

Undivided Profits

Unrealized G/L Avail Sale Secs

Prior to March 31, 1994 reflects unrealized loss on marketable equity securities.

From March 31, 1994 and subsequent, shows unrealized holding gain/loss on available-for-sale securities.

Accum G/L Cash Flow Hedges.

Cumulative Foreign Current Adjustment

Total Equity Capital

Sum of all capital components above.

Limited Life Preferred Stock

Subordinated Notes & Debentures

Changes in Total Equity (\$000)

Displays the reconciliation of changes in equity capital from sched-

ule RI-A. The source of a change in capital may be identified in this section.

Balance at Beginning of Period

Net Income

Sale or Purchase Of Capital

Merger & Absorptions

Cumulative Accounting Changes

Corr. Material Accounting Changes

Transactions With Parent

Less: Dividends

Net Other Increases (Decreases)

Reflects foreign currency translation adjustments and change in unrealized holding gains (losses) on available-for-sale securities. Includes changes related to accumulated gains/losses on cash flow hedges from March 31, 1999 forward.

Balance At End Of Period

Intangible Assets

Displays categories of intangible assets as reported in schedule RC-M.

Mortgage Servicing Rights

Purchased Credit Card Relation

Other Intangibles

Goodwill

Total Intangibles

Memo: Grand fathered Intangibles

Intangible assets that have been grand fathered for regulatory capital purposes.

Capital Ratios

Ratios are calculated by dividing by total equity capital as shown on schedule RC.

Percent of Total Equity:

Net Loans & Leases (X)

Unlike the other ratios displayed under this heading, this ratio is *multiple*, e.g., shows the number of times net loans and lease-financing receivables *exceed* equity capital.

Subordinated Notes and Debentures—Percent of Total Equity

Subordinated notes and debentures divided by total equity capital.

Long-Term Debt—Percent of Total Equity

Subordinated notes and debentures, plus mortgage indebtedness and liability for capitalized leases, divided by total equity capital.

Com Re & Related Ventures

The sum of construction and land development loans, non-farm non-residential mortgages, unsecured loans to finance commercial real estate, construction and land development, other real estate owned, investments in unconsolidated subsidiaries and associated companies divided by total equity.

Percent of Average Total Equity:

The following ratios use average equity derived from end-of-period balance for the prior year end and current year's end-of-period balances.

Net Income—Percent of Average Total Equity

Net income divided by average total equity capital.

*Retained Earnings—Percent of
Average Total Equity*

Net income, less cash dividends declared, divided by average total equity.

Other Capital Ratios:

Dividends to Net Operating Income

Cash dividends declared, as a percent of Net Operating Income as defined for UBPR Page 02.

Equity Capital to Assets

All common stock plus perpetual preferred stock, plus surplus, plus undivided profits and reserve for contingencies and other capital reserves, divided by assets.

Growth Rates:

For each of the captions in this grouping, the growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year. The “equity growth less asset growth” ratio is included in this grouping for analysis purposes even though it is not technically a growth rate.

Total Equity Capital

Equity Growth Less Asset Growth

The difference between equity capital and asset growth rates.

Intangibles Assets % Total Equity

Individual categories of intangible assets are shown as a percent of total equity.

Mortgage Servicing Rights

Goodwill

Purchased Credit Card Relation

Other Intangibles

Total Intangibles

CERT #	DSB #	(PAGE 11A LAYOUT FOR ALL BANKS)										PAGE 11A
CHARTER #	COUNTY	RISK BASED CAPITAL ANALYSIS										
RISK-BASED CAPITAL (\$000)		03/31/99		03/31/98		12/31/98		12/31/97		12/31/96		
TIER ONE CAPITAL (***)												
COMMON EQUITY		1363864		1175100		1387080		1316116		1145675		
+ NONCUMULATIVE PERP PREFD STOCK		0		0		0		0		0		
+ MINORITY INT IN CONS SUBS		0		0		0		0		0		
- INELIGIBLE DEF TAX ASSETS		0		0		0		0		NA		
- INELIGIBLE INTANGIBLES		27201		49862		24272		43001		53874		
NET TIER ONE		1336663		1125238		1362808		1273115		1091801		
TIER TWO CAPITAL												
+ ALLOWABLE SUB DEBT & LTD LIFE		100000		100000		100000		100000		100000		
+ CUMULATIVE PREFERRED STOCK		0		0		0		0		0		
+ MANDATORY CONVERTIBLE DEBT		125000		125000		125000		125000		125000		
+ ALLOWABLE LN&LS LOSS ALLOWANCE		156900		151598		160582		156475		150638		
+ UNRL GAIN MKTBL EQY SEC (45%)		0		0		0		0		0		
+ AGRICULTURAL LOSS DEFERRAL		0		0		0		0		0		
+ NET WORTH CERTIFICATES		0		0		0		0		0		
NET ELIGIBLE TIER TWO*		381900		376598		385582		381475		375638		
TOTAL RBC BEFORE DEDUCTIONS												
TIER ONE & TIER TWO		1718562		1501836		1748390		1654589		1467438		
TIER THREE		0		0		0		0		0		
- RECIPROCAL CAPITAL HOLDINGS		0		0		0		0		0		
TOTAL RISK BASED CAPITAL		1718562		1501836		1748390		1654589		1467438		
RISK-WEIGHTED ASSETS												
ON-BALANCE SHEET												
CATEGORY TWO - 20%		819231		844206		749868		873821		975113		
CATEGORY THREE - 50%		1408217		946224		1160770		1427027		671824		
CATEGORY FOUR - 100%		8447083		8617567		9119533		8482886		8630925		
TOTAL ON-BALANCE SHEET		10674531		10407997		11030171		10783734		10277861		
MEMO: CATEGORY ONE - 0%		1806820		2088882		3438408		2074862		1813021		
OFF-BALANCE SHEET												
CATEGORY TWO - 20%		276624		301068		292719		286592		286819		
CATEGORY THREE - 50%		226219		317132		179570		197577		380482		
CATEGORY FOUR - 100%		1401812		1151528		1368383		1293072		1159728		
TOTAL OFF-BALANCE SHEET		1904655		1769727		1840671		1777241		1827029		
MEMO: CATEGORY ONE - 0%		255000		0		0		358688		0		
ADJUSTMT TO RISK-WEIGHTED ASSETS												
RISK-WEIGHTED ASSETS BEF. DED		12579187		12177724		12870843		12560975		12104890		
- INELIGIBLE DEFERRED TAX ASSETS		0		0		0		0		NA		
- INELIGIBLE INTANGIBLES		27201		49862		24272		43001		53874		
- RECIPROCAL CAPITAL HOLDINGS		0		0		0		0		0		
- EXCESS ALLOWABLE LN&LS LOSS AL		185371		348834		156357		185614		362236		
- ALLOCATED TRANSFER RISK RESERV		0		0		0		0		0		
- MARKET RISK EQUIV ASSETS		0		0		0		0		0		
TOTAL RISK-WEIGHTED ASSETS		12366614		11779028		12690214		12332360		11688780		
RISK BASED CAPITAL (***)		BANK PEER 1 PCT		BANK PEER 1 PCT		BANK PEER 1 PCT		BANK PEER 1		BANK PEER 1		
TIER ONE RBC TO RISK-WGT ASSETS		10.81 8.89 81		9.55 8.41 76		10.74 8.73 88		10.32 8.81 9.34		8.20		
TOTAL RBC TO RISK-WEIGHT ASSETS		13.90 11.69 92		12.75 11.17 90		13.78 11.10 95		13.42 11.70 12.55		10.78		
TIER ONE LEVERAGE CAPITAL		8.23 6.93 88		7.16 6.60 73		8.29 6.97 88		7.83 6.93 6.82		6.40		
OTHER CAPITAL RATIO:												
DEF TAX ASSET TO T1 CAP		2.99 4.56 35		3.55 4.45 48		2.94 5.22 34		3.14 4.05 NA		NA		

(***) TIER ONE CAPITAL FOR 12/31/93 EXCLUDES FASB 115 NET UNREALIZED HOLDING GAIN ON AVAILABLE-FOR-SALE SECURITIES.

Risk-Based Capital (\$000)

Risk-based capital is the standard for federal banking agency regulatory capital. It relates eligible capital to on- and off-balance-sheet assets that have been assigned an appropriate conversion factor and risk weight. Assets, both on- and off-balance-sheet are assigned to one of four broad risk-weight categories which are based the obligor, nature of collateral, guarantor or nature of the instrument.

The first source for on- and off balance-sheet risk-weighting information is schedule RC-R, where banks report assets by major risk category. Not all banks are required to file complete RC-R information. For those banks that do not file a complete schedule RC-R, the agencies have developed an estimation module that uses information from the report of condition to estimate risk-weighted assets. The calculation follows that used by the FDIC for Risk-Based Deposit Insurance Premium assessment.

As of this writing, there are two interim rules in place effecting intangible assets, deferred tax assets. Those exceptions are noted with the effected component.

Capital is separated into two major groups—tier one and tier two capital. Tier one is an adjusted equity capital, while tier two considers certain preferred stock and debt instruments for eligibility. Both components are combined to form total capital. Estimated and actual calculations of risk-based capital are available to the general public.

The filing of risk-weighted asset information in schedule RC-R is governed by a two-part test based on assets and capital level. Approximately 80% of commercial banks are not currently required to file all risk-based capital data, while 20% are required to file. Peer group averages

on this page reflect actual and estimated ratios as a result.

Risk-Based Capital (\$000)

Details the components of tier one and tier two capital.

Tier One Capital

Common Equity

The sum of common stock, surplus, undivided profits, net worth certificates, cumulative foreign currency adjustments less unrealized loss on marketable equity securities.

Plus-Noncumulative Perp Preferred Stock

Noncumulative perpetual preferred stock and related surplus from schedule RC-M.

Plus-Minority Interest Cons Subs

Minority interest in unconsolidated subsidiaries from schedule RC-G.

Minus-Ineligible Def. Tax Assets

On an interim basis, deferred tax assets are limited for regulatory capital purposes for state-chartered non-member and national banks beginning March, 31 1994. The limitation is not applicable currently to state-chartered member banks. The federal banking agencies are reviewing this rule for final implementation. From schedule RC-F.

Minus-Ineligible Intangibles

Ineligible intangible assets is calculated by subtracting eligible intangible assets from total intangible assets on schedule RC-M.

Eligible intangible assets are composed of purchased credit card relationships and mortgage servicing rights subject to an overall limit of 50% of tier one capital, with a sublimit

of 25% applied to purchased credit card relationships.

From June 30, 1997 forward mortgage servicing rights in this calculation are the lesser of book value or 90% of fair value.

Additionally, state-chartered member banks are allowed certain grand fathered intangibles as defined in schedule RC-M. National and state-chartered non-member banks are not currently permitted to include grand fathered intangibles. The federal banking agencies are reviewing the applicability of grand fathered intangibles for permanent inclusion in tier one capital.

Net Tier One

The sum of the above capital components. This number is the numerator for the leverage and tier one to risk-weighted assets ratios.

Tier Two Capital

Plus-Allowable Sub Debt & Ltd Life

Allowable subordinated debt and intermediate term preferred stock and other limited life instruments from schedule RC-R. The components are discounted by maturity as follows:

- 1 to 2 years = 20%
- 2 to 3 years = 40%
- 3 to 4 years = 60%
- 4 to 5 years = 80%
- over 5 years = 100%

Subordinated debt is also limited to 50% of tier one capital.

Plus-Cumulative Preferred Stock

Preferred stock minus non-cumulative perpetual preferred stock from schedules RC and RC-M.

Plus-Mandatory Convertible Debt

Mandatory convertible debt from RC-M.

Plus-Allowable Loans & Lease Loss Allowance

The allowance for loan and lease losses is limited to 1.25% of gross risk-weighted assets, which is defined as risk-weighted assets minus ineligible intangible assets, and if applicable minus ineligible deferred tax assets. From March 31, 1997 forward for banks filing FFIEC 031, 032 AND 033 based on the Balance end of Current Period from RI-B.II. For banks filing FFIEC 034 and for all banks for prior quarters based on Schedule RC Allowance for Loan and Lease Losses.

Plus-Unrealized Gain Marketable Equity Securities (45%)

From September 30, 1998 forward 45% of the unrealized gain in marketable equity securities is included in tier two capital.

Plus-Agricultural Loss Deferral

Agricultural loan loss deferred from schedule RC applies only to banks filing FFIEC 034.

Plus-Net Worth Certificates

Net worth certificates issued to savings banks.

*Net Eligible Tier Two**

Sum of all tier two capital components. Tier two capital cannot exceed 100% of tier one capital.

Total RBC Before Deductions

Tier One & Tier Two

Sum of net tier one and net eligible tier two capital.

Tier Three

Includes reported tier three capital from call schedule RC-R for banks filing 031 and 032 call forms, from March 31, 1998 forward.

Minus-Reciprocal Capital Holdings

Interbank holdings of capital instruments from schedule RC-M. Reported

only in December, so for interim quarters, the prior year-end figure is used.

Total Risk-Based Capital

Tier one plus tier two capital less reciprocal holdings.

Risk-Weighted Assets

On-Balance Sheet

On-balance-sheet assets are derived either from schedule RC-R for banks that file complete RC-R data, or from a variety of report of condition schedules for those banks that do not file complete RC-R data. Note that available-for-sale securities are counted at cost for risk-based capital purposes.

Category Two—20%

Components listed below are multiplied by 20% risk weight. For banks filing RC-R, it is composed of assets assigned to the 20% risk-weight category.

For banks not filing RC-R, federal funds sold, securities purchased under resell agreements, assets held in trading accounts, passthrough securities issued by FNMA and FHLMC, CMOs issued by FNMA and FHLMC, private-issue CMOs collateralized or guaranteed by guaranteed by FNMA, FHLMC or GNMA, US government-sponsored agencies, general obligation securities of state and political subdivisions in the US, acceptances of other banks.

Additionally, for banks filing FFIEC form 034, add interest-bearing bank balances and Noninterest-bearing bank balances less currency and coin. For other banks, add cash items in process of collection.

Category Three—50%

Components listed below are multiplied by 50% risk weight.

For banks filing RC-R, it is composed of assets assigned to the 50% risk-weight category.

For banks not filing RC-R completely, the sum of loans secured by first liens on 1–4 family residential properties, state and local subdivision revenue obligations, privately-issued pass-through securities, all other privately issued CMO & REMICs.

Category Four—100%

Components listed below are multiplied by 100% risk-weight.

For banks filing RC-R, it is composed of assets assigned to the 100% risk-weight category. For banks filing RC-R items 4 through 9 the estimate of unrealized loss on marketable equity securities is not deducted from March 31, 1997 forward.

For banks not filing RC-R, total assets are adjusted to place available-for-sale securities on a cost basis except for losses on marketable equity securities, plus allowance for loan losses and allocated transfer risk reserve, less assets assigned to 0%, 20%, 50% risk-weight categories, less participation in acceptances conveyed to others (banks filing FFIEC 031, 032, 033). From September 30, 1998 forward 45% of the unrealized gain on marketable equity securities is added to risk weighted assets.

Total On-Balance Sheet

Sum of all risk-weighted on-balance sheet assets.

Memo: Category One—0%

Components listed below are multiplied by 0% risk-weight. (For display no weighting is done).

For banks filing RC-R, it is composed of assets assigned to the 0% risk weight category.

For banks not filing complete RC-R data, U.S. Treasury securities, securities issued by U.S. Treasury agencies, pass-through securities guaranteed by GNMA, currency and coin.

Additionally, for banks filing FFIEC 031, 032 and 033, balances due from Federal Reserve.

Off-Balance-Sheet

Off-balance-sheet assets are derived from schedule RC-R for banks that file all RC-R data. For banks that do not file all data, information from schedule RC-L is used. For banks not filing RC-R data, the off-balance-sheet amounts are first converted to an on-balance-sheet equivalent using a conversion factor then the appropriate risk weight is applied.

Category Two—20%

Components listed below are multiplied by 20% risk-weight.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 20% risk-weight category are used.

For banks not filing all RC-R data, the following items are converted at the appropriate rate.

Financial standby letters of credit conveyed to others and securities lent are converted at 100%, and performance standby letters of credit conveyed to others are converted at 50%.

Additionally, for banks filing FFIEC 031, 032 and 033, participation in acceptances conveyed to others are converted at 100% and participation in commitments with an original maturity over 1 year conveyed to others are converted at 50%.

Category Three—50%

Components listed below are multiplied by 50% risk weight.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 50% risk-weight category are used.

For banks not filing all RC-R data, the following items are converted at the 100% rate; Principal balance of FNMA and FHLMC pools transferred and principal balance of private mortgage pools transferred. From March 31, 1997 forward

includes from RC-L, Outstanding principal balance of first lien 1 to 4 family residential mortgage loans.

Category Four—100%

Components listed below are multiplied by 100% risk-weight.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 100% risk-weight category are used.

For banks not filing all RC-R data, the following items are converted at the appropriate rate.

Financial standby letters of credit less financial letters of credit conveyed to others, participation in acceptances acquired by the reporting bank, outstanding balance of Farmer Mac pools transferred, all other off-balance sheet items are converted at 100%.

Performance standby letters of credit less performance standby letters of credit conveyed to others, unused commitments with an original maturity over 1 year, less that conveyed to others (FFIEC 031, 032 and 033) is converted at 50%.

Letters of credit are converted at 20%. From March 31, 1997 forward includes from RC-L Outstanding principal balance of other financial assets. From March 31, 1997 forward includes from RC-L, Outstanding principal balance of other financial assets.

Total Off-Balance-Sheet

Sum of the above risk-weighted credit equivalents of off-balance-sheet items.

Memo: Category One—0%

Components listed below are multiplied by 0% risk weight. For display purposes no weighting is done.

For banks filing RC-R, credit equivalents of off-balance-sheet items assigned to the 0% risk-weight category are used.

For banks not filing all RC-R data no estimation is made.

Adjustments to Risk-Weighted Assets

Risk-Weighted Asset Before Deductions

The sum of total on- and off-balance-sheet risk-weighted assets.

Minus-Ineligible Deferred Tax Assets

See tier one capital for definition.

From March 31, 1997 forward for banks filing call Schedule RC-R3-7 this item will be zero.

Minus-Ineligible Intangibles

See tier one capital for definition.

From March 31, 1997 forward for banks filing call Schedule RC-R3-7 this item will be zero.

Minus-Reciprocal Capital Holdings

See tier two capital for definition.

Minus-Excess Allowable Loans & Lease Allowance

Allowance for loan and lease losses less allowable loan and lease loss included in tier two capital.

Minus-Allocated Transfer Risk Reserve

Allocated transfer risk reserve.

Market Risk Equivalent Assets

Includes reported market risk equivalent assets from schedule RC-R for banks filing 031 and 032 call forms from March 31, 1998 forward.

Total Risk-Weighted Assets

Risk-weighted assets after adjustments.

Risk-Based Capital

Tier One RBC to Risk-Wgh Assets

Tier one capital divided by risk-weighted assets.

Total RBC to Risk-Weigh Assets

Tier one plus tier two capital divided by risk-weighted assets.

Tier One Leverage Capital

Tier one capital divided by adjusted average assets.

Average assets from schedule RC-K is adjusted for ineligible intangible assets as used in tier one capital, as well as the unrealized loss on marketable equity securities.

Other Capital Ratio:

Deferred Tax Asset to Tier One Capital

Deferred tax assets from RC-F divided by tier one capital.

Footnotes:

**Bank did not report all RC-R data, therefore risk-weighted assets are estimated.

CERT #	DSB #	(PAGE 12 BANKS FILING FFIEC 031)										PAGE 12				
CHARTER #	COUNTY	ONE QUARTER ANNUALIZED INCOME ANALYSIS														
		MARCH-1999			DECEMBER-1998			SEPTEMBER-1998			JUNE-1998			MARCH-1998		
EARNINGS AND PROFITABILITY		BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1	BANK	PEER	1
PERCENT OF AVERAGE ASSETS:																
INTEREST INCOME (TE)		7.06	6.21	76	6.94	6.18	71	6.89	6.16	71	6.75	6.41	6.78	6.54		
- INTEREST EXPENSE		2.13	2.43	26	2.09	2.37	26	2.10	2.35	28	2.25	2.53	2.37	2.65		
NET INTEREST INCOME (TE)		4.94	3.75	85	4.85	3.77	81	4.79	3.78	79	4.50	3.91	4.41	3.92		
+ NONINTEREST INCOME		1.54	1.92	32	1.55	2.02	30	1.79	2.11	32	2.00	2.08	1.54	2.11		
MEMO: FEE INCOME		0.81	0.60	71	0.82	0.63	71	0.99	0.64	81	1.04	0.66	0.51	0.65		
- NON-INTEREST EXPENSE		4.60	3.73	85	4.73	3.83	88	5.83	3.86	98	6.35	3.95	6.41	4.07		
- PROVISION: LOAN&LEASE LOSSES		0.06	0.18	28	0.07	0.21	24	-0.65	0.27	1	-0.64	0.37	-0.59	0.46		
= PRETAX OPERATING INCOME (TE)		1.81	1.74	53	1.60	1.72	41	1.40	1.69	32	0.79	1.55	0.14	1.45		
+ REALIZED GAINS/LOSSES SECS		0.00	0.01	44	0.00	0.03	32	-0.01	0.03	7	0.16	0.05	0.76	0.05		
= PRETAX NET OPERATING INC(TE)		1.81	1.75	55	1.60	1.75	35	1.39	1.74	28	0.95	1.64	0.90	1.56		
NET OPERATING INCOME		1.24	1.14	62	1.18	1.16	54	1.17	1.18	49	0.77	1.09	0.65	1.05		
ADJUSTED NET OPERATING INCOME		1.07	1.09	45	0.95	1.09	38	0.19	1.05	1	-0.36	0.96	-0.42	0.91		
ADJUSTED NET INCOME		1.04	1.09	41	0.85	1.09	26	0.23	1.04	5	0.03	0.97	0.09	0.91		
NET INCOME		1.24	1.14	62	1.18	1.16	54	1.17	1.19	49	1.10	1.15	1.05	1.10		
MARGIN ANALYSIS:																
INT INC (TE) TO AVG EARN ASSETS		7.72	6.95	69	7.61	6.90	69	7.59	6.84	69	7.48	7.21	7.54	7.41		
INT EXPENSE TO AVG EARN ASSETS		2.32	2.73	18	2.29	2.65	19	2.31	2.63	25	2.50	2.82	2.64	2.98		
NET INT INC-TE TO AVG EARN ASST		5.40	4.17	84	5.32	4.23	80	5.28	4.19	78	4.99	4.39	4.90	4.43		
LOAN & LEASE ANALYSIS																
NET LOSS TO AVERAGE TOTAL LN&LS		0.35	0.40	43	0.49	0.47	50	0.55	0.57	51	0.82	0.85	0.77	1.01		
EARNINGS COVERAGE OF NET LOSS(X)		8.24	9.66	50	5.45	7.83	34	2.23	6.80	16	0.27	4.60	-0.99	3.66		
LN&LS ALLOWANCE TO NET LOSSES(X)		9.37	6.56	68	6.96	5.15	67	6.42	4.43	66	4.66	3.30	5.07	2.67		
CAPITALIZATION																
CASH DIVIDENDS TO NET INCOME		25.03	60.09	13	0.00	50.39	7	0.00	44.29	9	0.00	32.09	0.00	33.87		
RETAIN EARN TO AVG TOTAL EQUITY		11.00	6.37	84	14.50	8.01	90	14.84	8.98	84	14.75	9.91	14.62	9.47		
YIELD ON OR COST OF:																
TOTAL LOANS & LEASES (TE)		8.98	7.73	84	8.95	7.70	86	8.89	7.61	84	8.47	7.84	8.26	7.97		
LOANS IN DOMESTIC OFFICES		9.06	7.54	92	9.05	7.55	98	9.02	7.49	98	8.58	7.62	8.37	7.72		
REAL ESTATE		7.10	7.70	25	7.11	7.68	28	7.37	7.68	35	7.60	7.88	7.56	7.91		
COMMERCIAL & INDUSTRIAL		7.57	7.21	65	7.38	7.06	62	6.91	6.90	50	6.22	6.82	5.97	6.81		
INDIVIDUAL		13.25	9.36	86	13.42	9.46	88	13.51	9.54	90	12.85	10.29	12.55	10.73		
AGRICULTURAL		9.82	7.19	93	9.45	6.99	93	9.10	6.75	91	8.67	6.95	8.10	6.98		
LOANS IN FOREIGN OFFICES		6.44	5.63	75	6.36	5.38	76	6.19	5.45	69	6.11	5.84	6.02	5.95		
TOTAL INVESTMENT SECURITIES (TE)		5.58	5.92	35	5.57	6.01	33	5.67	6.05	37	5.75	6.55	6.25	6.93		
U.S. TREASURIES & AGENCIES		5.54	5.54	44	5.65	5.62	52	5.80	5.68	56	5.98	6.18	6.52	6.46		
STATE & POLITICAL SUB (BOOK)		NA	6.74	NA	NA	6.90	NA	NA	6.95	NA	NA	7.06	NA	7.15		
STATE & POLITICAL SUB (TE)		NA	9.99	NA	NA	10.18	NA	NA	10.11	NA	NA	10.10	NA	10.17		
OTHER SECURITIES		5.83	5.82	57	5.20	5.97	36	5.17	5.96	36	4.96	6.93	5.22	7.11		
EQUITY SECURITIES		5.82	5.88	39	5.76	6.00	39	5.70	5.87	37	5.70	6.05	5.71	6.06		
INTEREST-BEARING BANK BALANCES		3.74	4.29	27	3.55	4.11	31	3.46	3.90	33	4.98	4.51	6.71	4.85		
FEDERAL FUNDS SOLD & RESALES		3.81	3.76	58	3.43	3.43	54	3.25	3.16	69	3.37	3.17	3.45	3.27		
TOTAL INT-BEARING DEPOSITS		2.92	3.05	41	2.83	3.02	32	2.85	3.03	32	3.04	3.27	3.21	3.48		
TRANSACTION ACCOUNTS		1.57	1.49	54	1.56	1.57	49	1.63	1.60	49	1.86	1.79	2.02	1.93		
MONEY MARKET DEPOSIT ACCOUNTS		2.40	2.35	58	2.26	2.26	50	2.21	2.22	50	2.31	2.37	2.41	2.54		
OTHER SAVINGS DEPOSITS		2.53	2.14	81	2.47	2.16	75	2.48	2.20	76	2.67	2.47	2.84	2.59		
LARGE CERTIFICATES OF DEPOSIT		4.14	3.74	66	3.91	3.73	50	3.88	3.84	49	4.04	3.94	4.27	4.15		
ALL OTHER TIME DEPOSITS		4.39	3.96	74	4.39	4.01	71	4.47	4.07	69	4.72	4.38	4.93	4.54		
DEPOSITS IN FOREIGN OFFICES		3.51	3.86	25	3.26	3.54	33	3.13	3.34	44	3.08	3.45	3.11	3.73		
FEDERAL FUNDS PURCHASED & REPOS		3.38	3.63	17	3.45	3.30	79	3.48	3.05	88	3.70	3.04	3.51	3.10		
OTHER BORROWED MONEY		2.15	3.99	15	2.02	3.82	5	1.85	3.57	9	1.75	3.97	1.91	4.30		
SUBORDINATED NOTES & DEBENTURES		5.54	6.50	36	5.54	6.45	34	5.54	6.57	32	5.54	6.46	5.52	6.71		
ALL INTEREST-BEARING FUNDS		2.97	3.27	24	2.90	3.17	23	2.90	3.15	26	3.08	3.31	3.24	3.50		

CERT #	DSB #	(PAGE 12 BANKS FILING FFIEC 032)												PAGE 12		
CHARTER #	COUNTY	ONE QUARTER ANNUALIZED						INCOME ANALYSIS								
		MARCH-1999			DECEMBER-1998			SEPTEMBER-1998			JUNE-1998			MARCH-1998		
EARNINGS AND PROFITABILITY		BANK	PEER	4 PCT	BANK	PEER	4 PCT	BANK	PEER	4 PCT	BANK	PEER	4	BANK	PEER	4
PERCENT OF AVERAGE ASSETS:																
INTEREST INCOME (TE)		7.06	6.21	76	6.94	6.18	71	6.89	6.16	71	6.75	6.41	6.78	6.54		
- INTEREST EXPENSE		2.13	2.43	26	2.09	2.37	26	2.10	2.35	28	2.25	2.53	2.37	2.65		
NET INTEREST INCOME (TE)		4.94	3.75	85	4.85	3.77	81	4.79	3.78	79	4.50	3.91	4.41	3.92		
+ NONINTEREST INCOME		1.54	1.92	32	1.55	2.02	30	1.79	2.11	32	2.00	2.08	1.54	2.11		
MEMO: FEE INCOME		0.81	0.60	71	0.82	0.63	71	0.99	0.64	81	1.04	0.66	0.51	0.65		
- NON-INTEREST EXPENSE		4.60	3.73	85	4.73	3.83	88	5.83	3.86	98	6.35	3.95	6.41	4.07		
- PROVISION: LOAN&LEASE LOSSES		0.06	0.18	28	0.07	0.21	24	-0.65	0.27	1	-0.64	0.37	-0.59	0.46		
= PRETAX OPERATING INCOME (TE)		1.81	1.74	53	1.60	1.72	41	1.40	1.69	32	0.79	1.55	0.14	1.45		
+ REALIZED GAINS/LOSSES SECS		0.00	0.01	44	0.00	0.03	32	-0.01	0.03	7	0.16	0.05	0.76	0.05		
= PRETAX NET OPERATING INC(TE)		1.81	1.75	55	1.60	1.75	35	1.39	1.74	28	0.95	1.64	0.90	1.56		
NET OPERATING INCOME		1.24	1.14	62	1.18	1.16	54	1.17	1.18	49	0.77	1.09	0.65	1.05		
ADJUSTED NET OPERATING INCOME		1.07	1.09	45	0.95	1.09	38	0.19	1.05	1	-0.36	0.96	-0.42	0.91		
ADJUSTED NET INCOME		1.04	1.09	41	0.85	1.09	26	0.23	1.04	5	0.03	0.97	0.09	0.91		
NET INCOME		1.24	1.14	62	1.18	1.16	54	1.17	1.19	49	1.10	1.15	1.05	1.10		
MARGIN ANALYSIS:																
INT INC (TE) TO AVG EARN ASSETS		7.72	6.95	69	7.61	6.90	69	7.59	6.84	69	7.48	7.21	7.54	7.41		
INT EXPENSE TO AVG EARN ASSETS		2.32	2.73	18	2.29	2.65	19	2.31	2.63	25	2.50	2.82	2.64	2.98		
NET INT INC-TE TO AVG EARN ASST		5.40	4.17	84	5.32	4.23	80	5.28	4.19	78	4.99	4.39	4.90	4.43		
LOAN & LEASE ANALYSIS																
NET LOSS TO AVERAGE TOTAL LN&LS		0.35	0.40	43	0.49	0.47	50	0.55	0.57	51	0.82	0.85	0.77	1.01		
EARNINGS COVERAGE OF NET LOSS(X)		8.24	9.66	50	5.45	7.83	34	2.23	6.80	16	0.27	4.60	-0.99	3.66		
LN&LS ALLOWANCE TO NET LOSSES(X)		9.37	6.56	68	6.96	5.15	67	6.42	4.43	66	4.66	3.30	5.07	2.67		
CAPITALIZATION																
CASH DIVIDENDS TO NET INCOME		25.03	60.09	13	0.00	50.39	7	0.00	44.29	9	0.00	32.09	0.00	33.87		
RETAIN EARN TO AVG TOTAL EQUITY		11.00	6.37	84	14.50	8.01	90	14.84	8.98	84	14.75	9.91	14.62	9.47		
YIELD ON OR COST OF:																
TOTAL LOANS & LEASES (TE)		8.98	7.73	84	8.95	7.70	86	8.89	7.61	84	8.47	7.84	8.26	7.97		
TOTAL LOANS		9.06	7.54	92	9.05	7.55	98	9.02	7.49	98	8.58	7.62	8.37	7.72		
REAL ESTATE		7.10	7.70	25	7.11	7.68	28	7.37	7.68	35	7.60	7.88	7.56	7.91		
COMMERCIAL & INDUSTRIAL		7.57	7.21	65	7.38	7.06	62	6.91	6.90	50	6.22	6.82	5.97	6.81		
INDIVIDUAL		13.25	9.36	86	13.42	9.46	88	13.51	9.54	90	12.85	10.29	12.55	10.73		
AGRICULTURAL		9.82	7.19	93	9.45	6.99	93	9.10	6.75	91	8.67	6.95	8.10	6.98		
LOANS IN FOREIGN OFFICES		6.44	5.63	75	6.36	5.38	76	6.19	5.45	69	6.11	5.84	6.02	5.95		
TOTAL INVESTMENT SECURITIES (TE)		5.58	5.92	35	5.57	6.01	33	5.67	6.05	37	5.75	6.55	6.25	6.93		
U.S. TREASURIES & AGENCIES		5.54	5.54	44	5.65	5.62	52	5.80	5.68	56	5.98	6.18	6.52	6.46		
STATE & POLITICAL SUB (BOOK)		NA	6.74	NA	NA	6.90	NA	NA	6.95	NA	NA	7.06	NA	7.15		
STATE & POLITICAL SUB (TE)		NA	9.99	NA	NA	10.18	NA	NA	10.11	NA	NA	10.10	NA	10.17		
OTHER SECURITIES		5.83	5.82	57	5.20	5.97	36	5.17	5.96	36	4.96	6.93	5.22	7.11		
EQUITY SECURITIES		5.82	5.88	39	5.76	6.00	39	5.70	5.87	37	5.70	6.05	5.71	6.06		
INTEREST-BEARING BANK BALANCES		3.74	4.29	27	3.55	4.11	31	3.46	3.90	33	4.98	4.51	6.71	4.85		
FEDERAL FUNDS SOLD & REALES		3.81	3.76	58	3.43	3.43	54	3.25	3.16	69	3.37	3.17	3.45	3.27		
TOTAL INT-BEARING DEPOSITS		2.92	3.05	41	2.83	3.02	32	2.85	3.03	32	3.04	3.27	3.21	3.48		
TRANSACTION ACCOUNTS		1.57	1.49	54	1.56	1.57	49	1.63	1.60	49	1.86	1.79	2.02	1.93		
MONEY MARKET DEPOSIT ACCOUNTS		2.40	2.35	58	2.26	2.26	50	2.21	2.22	50	2.31	2.37	2.41	2.54		
OTHER SAVINGS DEPOSITS		2.53	2.14	81	2.47	2.16	75	2.48	2.20	76	2.67	2.47	2.84	2.59		
LARGE CERTIFICATES OF DEPOSIT		4.14	3.74	66	3.91	3.73	50	3.88	3.84	49	4.04	3.94	4.27	4.15		
ALL OTHER TIME DEPOSITS		4.39	3.96	74	4.39	4.01	71	4.47	4.07	69	4.72	4.38	4.93	4.54		
FEDERAL FUNDS PURCHASED & REPOS		3.38	3.63	17	3.45	3.30	79	3.48	3.05	88	3.70	3.04	3.51	3.10		
OTHER BORROWED MONEY		2.15	3.99	15	2.02	3.82	5	1.85	3.57	9	1.75	3.97	1.91	4.30		
SUBORDINATED NOTES & DEBENTURES		5.54	6.50	36	5.54	6.45	34	5.54	6.57	32	5.54	6.46	5.52	6.71		
ALL INTEREST-BEARING FUNDS		2.97	3.27	24	2.90	3.17	23	2.90	3.15	26	3.08	3.31	3.24	3.50		

CERT #	DSB #	(PAGE 12 BANKS FILING FFIEC 033)												PAGE 12			
CHARTER #	COUNTY	ONE QUARTER ANNUALIZED INCOME ANALYSIS															
		MARCH-1999			DECEMBER-1998			SEPTEMBER-1998			JUNE-1998		MARCH-1998				
EARNINGS AND PROFITABILITY		BANK	PEER	7 PCT	BANK	PEER	7 PCT	BANK	PEER	7 PCT	BANK	PEER	7	BANK	PEER	7	
PERCENT OF AVERAGE ASSETS:																	
INTEREST INCOME (TE)		7.46	6.99	75	7.51	6.97	78	7.64	7.03	81	8.04	7.28	8.21	7.45			
- INTEREST EXPENSE		2.66	2.44	67	2.72	2.43	73	2.88	2.48	81	3.25	2.68	3.47	2.83			
NET INTEREST INCOME (TE)		4.80	4.52	67	4.79	4.50	68	4.76	4.51	66	4.79	4.56	4.74	4.57			
+ NONINTEREST INCOME		0.51	0.92	16	0.51	0.94	17	0.52	0.95	18	0.51	0.95	0.52	0.93			
MEMO: FEE INCOME		0.13	0.20	34	0.14	0.20	38	0.15	0.20	41	0.16	0.20	0.17	0.19			
- NON-INTEREST EXPENSE		3.65	3.62	52	3.67	3.63	53	3.73	3.64	54	3.72	3.64	3.68	3.62			
- PROVISION: LOAN&LEASE LOSSES		0.61	0.15	91	0.63	0.16	90	0.63	0.18	89	0.53	0.25	0.53	0.29			
= PRETAX OPERATING INCOME (TE)		1.06	1.70	19	1.01	1.70	19	0.93	1.70	18	1.05	1.68	1.04	1.66			
+ REALIZED GAINS/LOSSES SECS		0.08	0.00	90	0.08	0.01	85	0.09	0.02	81	0.00	0.02	0.01	0.03			
= PRETAX NET OPERATING INC(TE)		1.14	1.71	21	1.09	1.73	20	1.02	1.74	20	1.05	1.74	1.05	1.74			
NET OPERATING INCOME		0.72	1.11	21	0.69	1.12	19	0.65	1.12	19	0.68	1.12	0.68	1.12			
ADJUSTED NET OPERATING INCOME		1.03	1.17	38	1.02	1.17	37	0.98	1.17	33	0.97	1.19	0.99	1.21			
ADJUSTED NET INCOME		0.92	1.16	28	0.90	1.16	28	0.86	1.17	26	0.86	1.20	0.88	1.22			
NET INCOME		0.72	1.12	21	0.69	1.13	19	0.65	1.14	18	0.68	1.16	0.68	1.15			
MARGIN ANALYSIS:																	
INT INC (TE) TO AVG EARN ASSETS		7.89	7.59	67	7.97	7.56	73	8.13	7.62	76	8.57	7.91	8.76	8.09			
INT EXPENSE TO AVG EARN ASSETS		2.81	2.65	63	2.89	2.64	70	3.06	2.70	77	3.46	2.92	3.70	3.09			
NET INT INC-TE TO AVG EARN ASST		5.08	4.91	62	5.08	4.88	63	5.06	4.89	60	5.11	4.96	5.06	4.97			
LOAN & LEASE ANALYSIS																	
NET LOSS TO AVERAGE TOTAL LN&LS		0.50	0.18	80	0.48	0.20	77	0.47	0.24	73	0.39	0.33	0.35	0.36			
EARNINGS COVERAGE OF NET LOSS(X)		5.13	18.33	21	5.11	17.50	25	4.95	15.46	26	6.07	12.11	6.76	11.65			
LN&LS ALLOWANCE TO NET LOSSES(X)		4.05	9.23	28	4.06	8.66	31	4.00	7.66	33	4.22	5.82	4.47	5.52			
CAPITALIZATION																	
CASH DIVIDENDS TO NET INCOME		0.00	30.78	17	0.00	31.71	17	0.00	31.60	16	0.00	28.29	0.00	27.74			
RETAIN EARN TO AVG TOTAL EQUITY		9.16	8.17	56	8.83	7.88	55	8.31	8.00	51	9.06	8.58	9.03	8.92			
YIELD ON OR COST OF:																	
TOTAL LOANS & LEASES (TE)		9.02	8.72	64	9.09	8.70	67	9.23	8.76	71	9.60	9.00	9.76	9.14			
TOTAL LOANS		9.02	8.67	66	9.09	8.67	68	9.22	8.74	71	9.59	8.96	9.76	9.10			
REAL ESTATE**		8.76	8.67	55	8.85	8.74	56	8.98	8.81	58	9.19	9.07	9.24	9.23			
COMMERCIAL TIME, DEMAND, OTH**		8.60	8.38	60	8.48	8.23	61	8.48	8.19	63	8.77	8.27	8.94	8.34			
INSTALLMENT**		9.81	9.25	66	10.11	9.42	67	10.48	9.63	71	11.30	10.06	11.64	10.31			
CREDIT CARD PLANS		15.08	13.78	62	14.95	13.83	60	14.98	13.89	60	15.08	14.12	15.10	14.31			
MEMO: AGRICULTURAL LNS IN ABOVE		NA	8.44	NA	NA	8.32	NA	NA	8.32	NA	315.00	8.47	715.00	8.49			
TOTAL INVESTMENT SECURITIES (TE)		6.16	5.80	66	6.23	5.88	64	6.35	6.02	63	6.92	6.50	7.09	6.77			
U.S. TREASURIES & AGENCIES		5.97	5.41	77	6.04	5.45	77	6.16	5.57	75	6.75	6.08	6.92	6.36			
STATE & POLITICAL SUB (BOOK)		4.86	5.64	24	4.93	5.77	24	5.02	5.85	24	5.44	6.13	5.59	6.28			
STATE & POLITICAL SUB (TE)		7.21	8.19	29	7.28	8.40	26	7.39	8.50	27	7.99	8.93	8.17	9.14			
OTHER SECURITIES		NA	6.28	NA	NA	6.24	NA	NA	6.30	NA	NA	6.66	NA	6.95			
EQUITY SECURITIES		0.00	5.25	9	0.00	5.09	9	0.00	5.11	9	0.00	5.17	0.00	5.26			
INTEREST-BEARING BANK BALANCES		NA	3.90	NA	NA	3.82	NA	NA	3.72	NA	NA	4.06	NA	4.37			
FEDERAL FUNDS SOLD & RESALES		3.65	3.51	69	3.21	3.19	56	2.98	3.01	40	2.93	2.98	2.96	3.02			
TOTAL INT-BEARING DEPOSITS		3.27	3.21	55	3.34	3.20	61	3.52	3.26	71	3.91	3.49	4.16	3.68			
TRANSACTION ACCOUNTS		2.35	2.06	72	2.53	2.10	82	2.69	2.16	87	3.02	2.33	3.08	2.49			
MONEY MARKET DEPOSIT ACCOUNTS		2.95	2.63	82	2.89	2.62	79	2.99	2.65	83	3.29	2.81	3.46	2.95			
OTHER SAVINGS DEPOSITS		2.83	2.61	71	2.92	2.65	74	3.18	2.71	88	3.71	2.87	4.03	3.03			
LARGE CERTIFICATES OF DEPOSIT		3.61	3.86	34	3.47	3.76	33	3.47	3.76	34	3.62	3.98	3.88	4.17			
ALL OTHER TIME DEPOSITS		4.48	4.09	73	4.56	4.07	76	4.69	4.15	79	5.00	4.41	5.22	4.64			
FEDERAL FUNDS PURCHASED & REPOS		NA	3.55	NA	NA	3.21	NA	NA	2.97	NA	NA	3.02	NA	3.09			
OTHER BORROWED MONEY		9.42	3.22	96	9.68	2.91	95	9.14	2.63	95	9.29	2.55	8.90	2.43			
SUBORDINATED NOTES & DEBENTURES		NA	7.65	NA	NA	7.22	NA	NA	7.37	NA	NA	7.91	NA	7.79			
ALL INTEREST-BEARING FUNDS		3.28	3.24	54	3.35	3.22	61	3.52	3.26	71	3.92	3.49	4.17	3.67			
**BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.																	

CERT #	DSB #	(PAGE 12 BANKS FILING FFIEC 034)										PAGE 12				
CHARTER #	COUNTY	ONE QUARTER ANNUALIZED INCOME ANALYSIS														
		MARCH-1999			DECEMBER-1998			SEPTEMBER-1998			JUNE-1998		MARCH-1998			
EARNINGS AND PROFITABILITY		BANK	PEER	17 PCT	BANK	PEER	17 PCT	BANK	PEER	17 PCT	BANK	PEER	17	BANK	PEER	17
PERCENT OF AVERAGE ASSETS:																
INTEREST INCOME (TE)		7.46	6.99	75	7.51	6.97	78	7.64	7.03	81	8.04	7.28	8.21	7.45		
- INTEREST EXPENSE		2.66	2.44	67	2.72	2.43	73	2.88	2.48	81	3.25	2.68	3.47	2.83		
NET INTEREST INCOME (TE)		4.80	4.52	67	4.79	4.50	68	4.76	4.51	66	4.79	4.56	4.74	4.57		
+ NONINTEREST INCOME		0.51	0.92	16	0.51	0.94	17	0.52	0.95	18	0.51	0.95	0.52	0.93		
MEMO: FEE INCOME		0.13	0.20	34	0.14	0.20	38	0.15	0.20	41	0.16	0.20	0.17	0.19		
- NON-INTEREST EXPENSE		3.65	3.62	52	3.67	3.63	53	3.73	3.64	54	3.72	3.64	3.68	3.62		
- PROVISION: LOAN&LEASE LOSSES		0.61	0.15	91	0.63	0.16	90	0.63	0.18	89	0.53	0.25	0.53	0.29		
= PRETAX OPERATING INCOME (TE)		1.06	1.70	19	1.01	1.70	19	0.93	1.70	18	1.05	1.68	1.04	1.66		
+ REALIZED GAINS/LOSSES SECS		0.08	0.00	90	0.08	0.01	85	0.09	0.02	81	0.00	0.02	0.01	0.03		
= PRETAX NET OPERATING INC(TE)		1.14	1.71	21	1.09	1.73	20	1.02	1.74	20	1.05	1.74	1.05	1.74		
NET OPERATING INCOME		0.72	1.11	21	0.69	1.12	19	0.65	1.12	19	0.68	1.12	0.68	1.12		
ADJUSTED NET OPERATING INCOME		1.03	1.17	38	1.02	1.17	37	0.98	1.17	33	0.97	1.19	0.99	1.21		
ADJUSTED NET INCOME		0.92	1.16	28	0.90	1.16	28	0.86	1.17	26	0.86	1.20	0.88	1.22		
NET INCOME		0.72	1.12	21	0.69	1.13	19	0.65	1.14	18	0.68	1.16	0.68	1.15		
MARGIN ANALYSIS:																
INT INC (TE) TO AVG EARN ASSETS		7.89	7.59	67	7.97	7.56	73	8.13	7.62	76	8.57	7.91	8.76	8.09		
INT EXPENSE TO AVG EARN ASSETS		2.81	2.65	63	2.89	2.64	70	3.06	2.70	77	3.46	2.92	3.70	3.09		
NET INT INC-TE TO AVG EARN ASST		5.08	4.91	62	5.08	4.88	63	5.06	4.89	60	5.11	4.96	5.06	4.97		
LOAN & LEASE ANALYSIS																
NET LOSS TO AVERAGE TOTAL LN&LS		0.50	0.18	80	0.48	0.20	77	0.47	0.24	73	0.39	0.33	0.35	0.36		
EARNINGS COVERAGE OF NET LOSS(X)		5.13	18.33	21	5.11	17.50	25	4.95	15.46	26	6.07	12.11	6.76	11.65		
LN&LS ALLOWANCE TO NET LOSSES(X)		4.05	9.23	28	4.06	8.66	31	4.00	7.66	33	4.22	5.82	4.47	5.52		
CAPITALIZATION																
CASH DIVIDENDS TO NET INCOME		0.00	30.78	17	0.00	31.71	17	0.00	31.60	16	0.00	28.29	0.00	27.74		
RETAIN EARN TO AVG TOTAL EQUITY		9.16	8.17	56	8.83	7.88	55	8.31	8.00	51	9.06	8.58	9.03	8.92		
YIELD ON OR COST OF:																
TOTAL LOANS & LEASES (TE)		9.02	8.72	64	9.09	8.70	67	9.23	8.76	71	9.60	9.00	9.76	9.14		
TOTAL LOANS		9.02	8.67	66	9.09	8.67	68	9.22	8.74	71	9.59	8.96	9.76	9.10		
REAL ESTATE**		8.76	8.67	55	8.85	8.74	56	8.98	8.81	58	9.19	9.07	9.24	9.23		
COMMERCIAL TIME, DEMAND, OTH**		8.60	8.38	60	8.48	8.23	61	8.48	8.19	63	8.77	8.27	8.94	8.34		
INSTALLMENT**		9.81	9.25	66	10.11	9.42	67	10.48	9.63	71	11.30	10.06	11.64	10.31		
CREDIT CARD PLANS		15.08	13.78	62	14.95	13.83	60	14.98	13.89	60	15.08	14.12	15.10	14.31		
MEMO: AGRICULTURAL LNS IN ABOVE		NA	8.44	NA	NA	8.32	NA	NA	8.32	NA	315.00	8.47	715.00	8.49		
TOTAL INVESTMENT SECURITIES (TE)		6.16	5.80	66	6.23	5.88	64	6.35	6.02	63	6.92	6.50	7.09	6.77		
U.S. TREAS, AGCY & OTH DEBT		5.97	5.41	77	6.04	5.45	77	6.16	5.57	75	6.75	6.08	6.92	6.36		
STATE & POLITICAL SUB (BOOK)		4.86	5.64	24	4.93	5.77	24	5.02	5.85	24	5.44	6.13	5.59	6.28		
STATE & POLITICAL SUB (TE)		7.21	8.19	29	7.28	8.40	26	7.39	8.50	27	7.99	8.93	8.17	9.14		
EQUITY SECURITIES		0.00	5.25	9	0.00	5.09	9	0.00	5.11	9	0.00	5.17	0.00	5.26		
INTEREST-BEARING BANK BALANCES		NA	3.90	NA	NA	3.82	NA	NA	3.72	NA	NA	4.06	NA	4.37		
FEDERAL FUNDS SOLD & RESALES		3.65	3.51	69	3.21	3.19	56	2.98	3.01	40	2.93	2.98	2.96	3.02		
TOTAL INT-BEARING DEPOSITS		3.27	3.21	55	3.34	3.20	61	3.52	3.26	71	3.91	3.49	4.16	3.68		
TRANSACTION ACCOUNTS		2.35	2.06	72	2.53	2.10	82	2.69	2.16	87	3.02	2.33	3.08	2.49		
MONEY MARKET DEPOSIT ACCOUNTS		2.95	2.63	82	2.89	2.62	79	2.99	2.65	83	3.29	2.81	3.46	2.95		
OTHER SAVINGS DEPOSITS		2.83	2.61	71	2.92	2.65	74	3.18	2.71	88	3.71	2.87	4.03	3.03		
LARGE CERTIFICATES OF DEPOSIT		3.61	3.86	34	3.47	3.76	33	3.47	3.76	34	3.62	3.98	3.88	4.17		
ALL OTHER TIME DEPOSITS		4.48	4.09	73	4.56	4.07	76	4.69	4.15	79	5.00	4.41	5.22	4.64		
FEDERAL FUNDS PURCHASED & REPOS		NA	3.55	NA	NA	3.21	NA	NA	2.97	NA	NA	3.02	NA	3.09		
OTHER BORROWED MONEY		9.42	3.22	96	9.68	2.91	95	9.14	2.63	95	9.29	2.55	8.90	2.43		
SUBORDINATED NOTES & DEBENTURES		NA	7.65	NA	NA	7.22	NA	NA	7.37	NA	NA	7.91	NA	7.79		
ALL INTEREST-BEARING FUNDS		3.28	3.24	54	3.35	3.22	61	3.52	3.26	71	3.92	3.49	4.17	3.67		
**BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.																

**BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.

UBPR Page 12

One Quarter Annualized Income Analysis

This page presents a quarter-by-quarter analysis of income and expense. Five consecutive single quarters of historical financial information are shown.

The analysis differs from the year-to-date presentation in the remainder of the UBPR in that the income or expense attributed to one quarter is annualized (multiplied by 4) and compared to average asset or liability balances for that quarter. The resulting information permits the user to associate changes in earnings with a specific quarter and is a useful supplement to year-to-date earnings analysis.

The following rules apply to income, expense, asset and liability balances in **One Quarter Annualized Income Analysis**:

For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4.

For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4.

For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4.

The appropriate asset or liability, i.e. loans will generally come from schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on RC-K, end-of-period balances are used.

The presentation of information on page twelve follows that of the analysis on pages one and three. An overall analysis of earnings and profitability is followed by details on loan and lease, capitalization, yield and cost information. The report of condition and report of income compo-

nents used in calculations follow those used on pages one and three. Refer to those pages for definition of components used in ratios. Ratios using after tax income and dividends have been adjusted for assumed tax rates. See Section II Technical Information.

Earnings and Profitability

Interest Income (TE)

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

Noninterest Income

Income derived from bank services and sources other than interest-bearing assets, divided by average assets.

Memo: Fee Income

Other fee income by average assets. Also included in noninterest income.

Noninterest Expense

Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.

Provision-Loan/Lease Losses

Provision for loan and lease-financing receivables losses divided by average assets.

Pretax Operating Income (TE)

Net interest income on a tax-equiva-

lent basis plus noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the provision for allocated transfer risk, divided by average assets.

Realized Gain/Loss Secs

Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts. After December 31, 1993 includes available-for-sale and held-to-maturity transactions divided by average assets.

Pretax Net Operating Income (TE)

Pretax operating income, plus securities gains or losses, divided by average assets.

Net Operating Income

After tax net operating income, including securities gains or losses (which does not include extraordinary gains or losses), divided by average assets.

Adjusted Net Oper Income

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

Adjusted Net Income

The sum of net income, the provision for possible loan and lease losses, and all provisions for income taxes, less net loan and lease losses, state and local taxes (if available), and tax-exempt income, unless the figure is negative or zero. If the figure is negative or zero, tax-exempt income is also included. If the figure is positive, the federal tax rates are applied, the computed taxes deducted and tax-exempt income re-added to arrive at the final figure (this adjustment is not made if the figure is zero

or negative). The resulting adjusted net income is divided by average assets.

Net Income

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets.

Margin Analysis:

Interest Income (TE)/Average Earning Assets (Percent of Avg Earning Assets)

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

Interest Expense/Average Earning Assets

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

Net Interest Income (TE)

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

Interest Income (TE) To Average Earned Assets

Loan & Lease Analysis

Net Loss to Average Total Loan & Lease

Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases.

Earnings Coverage of Net Loss (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease-financing receivables losses divided by net loan and lease losses.

Loan & Lease Allowance Net Losses (X)

Ending balance of the allowance for possible loan and lease-financing receivables losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Capitalization

Cash Dividends to Net Income

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.

Retain Earns to Average Total Equity

Net income, less cash dividends declared, divided by average equity capital.

Cash Dividends to Net Income Yield or Cost of:

Total Loans & Lease (TE)

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables. See Appendix B regarding the calculation of tax benefits.

Total Loans or Loans in Domestic Offices

Interest and fees on loans held in domestic offices divided by average domestic office loans.

Real Estate Loans (banks filing FFIEC 031 OR 032)

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

Commercial & Industrial Loans (banks filing FFIEC 031 or 032)

Interest and fees on domestic office commercial and industrial loans,

divided by average domestic commercial and industrial loans.

Individual Loans (banks filing FFIEC 031 or 032)

Interest and fees on domestic office loans to individuals for house-hold, family, and other personal expenditures, divided by average domestic loans to individuals for house-hold, family, and other personal expenditures.

Agricultural Loans (banks filing FFIEC 031 or 032)

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

Real Estate Loans (banks filing FFIEC 033 or 034)

Interest and fees on real estate loans divided by average real estate loans.

Commercial, Time, Demand, Other (banks filing FFIEC 033 or 034)

Interest and fees on commercial, time, demand and other loans divided by the average commercial, time, demand and other loans.

Installment Loans (banks filing FFIEC 033 or 034)

Interest and fees on installment loans divided by average installment loans.

Credit Card Plans (banks filing FFIEC 033 or 034)

Interest and fees on credit card plans divided by the average for credit card and related plans.

Memo: Agricultural Loans, in Above (banks filing FFIEC 033 or 034)

Interest and fees on loans to finance agricultural production divided by average loans to finance agricultural production.

Total Investment Securities (TE) (Yield on)

Income on securities not held in trad-

ing accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

*U.S. Treasury & Agency Securities
(banks filing FFIEC 031, 032 or 033)*

Income on U.S. Treasury securities and U.S. government agency obligations divided by average U.S. Treasury securities and U.S. government agency obligations.

*U.S. Treasury, Agency & Other Debt
(banks filing FFIEC 034)*

Income on U.S. government securities and other debt securities divided by the average for those securities.

State and Political Sub (Book)

Income on securities issued by states and political subdivisions divided by average state and political subdivision securities.

State & Political Sub (TE)

Income on securities issued by states and political subdivisions, plus the tax benefit on municipal securities income, divided by average state and political subdivision securities.

*Other Debt Securities
(banks filing FFIEC 031, 032 or 033)*

Income on other domestic debt securities divided by average other debt securities

Equity Securities

Income on equity securities (including mutual funds) divided by average equity securities.

Interest-Bearing Bank Balances

Interest on balances due from depository institutions divided by the average of interest-bearing balances due

from depository institutions carried in domestic and foreign office.

Federal Funds Sold & Resales

Income on federal funds sold and securities purchased under agreements to resell divided by the average of federal funds sold and securities purchased under agreements to resell.

Total Interest-Bearing Deposits

Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices.

Transaction Accounts

Interest on transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

Money Market Deposit Accounts

Interest on money market deposit accounts (MMDAs) divided by the average balance of such deposits.

Other Savings Deposits

Interest on other savings deposits (all nontransaction accounts other than MMDAs and time deposits) divided by the average of such deposits.

Time Dep of \$100M or More

Interest on time certificates of deposit of \$100 thousand or more issued by domestic offices divided by the average of domestic time certificates of deposit of \$100 thousand or more. Includes totals from March 31, 1997 forward.

All Other Time Deposits

Interest on all domestic time deposits

of less than \$100,000 and open-account time deposits of \$100,000 or more, divided by the average of such deposits. Includes totals from March 31, 1997 forward.

*Foreign Office Deposits
(banks filing FFIEC 031)*

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBFs divided by the average for such deposits.

Federal Funds Purchased & Repos

The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase.

Other Borrowed Money

Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money.

Subordinated Notes & Debentures

Interest on notes and debentures subordinated to deposits divided by the average of notes and debentures subordinated to deposits.

All Interest-Bearing Funds

Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, divided by the average of the liabilities or funds that generated those expenses.

SUMMARY INFORMATION FOR BANKS IN STATE

PAGE STAVG

EARNINGS AND PROFITABILITY	AVERAGE FOR ALL INSURED COMMERCIAL BANKS IN STATE				BANKS WITH ASSETS - \$MILL (03/31/99)			
	03/31/99	03/31/98	12/31/98	12/31/97	12/31/96	0-25	25-100	100+
PERCENT OF AVERAGE ASSETS:								
INTEREST INCOME (TE)	6.55	7.06	6.88	7.64	8.88	7.14	6.83	6.28
- INTEREST EXPENSE	2.27	2.62	2.48	3.21	4.65	2.10	2.22	2.33
NET INTEREST INCOME (TE)	4.24	4.36	4.35	4.41	4.24	4.72	4.60	3.90
+ NONINTEREST INCOME	0.76	0.73	0.78	0.79	0.72	0.58	0.60	0.87
MEMO: FEE INCOME	0.20	0.18	0.20	0.21	0.19	0.09	0.16	0.25
- NON-INTEREST EXPENSE	3.44	3.46	3.57	3.58	3.50	5.24	3.70	3.18
- PROVISION: LOAN&LEASE LOSSES	0.12	0.22	0.27	0.41	0.51	0.02	0.12	0.13
= PRETAX OPERATING INCOME (TE)	.43	1.34	1.28	1.16	0.93	0.74	1.34	1.54
+ REALIZED GAIN/LOSS SECS	0.01	0.01	0.04	0.06	0.03	0.00	0.00	0.01
= PRETAX NET OPERATING INC (TE)	1.50	1.47	1.40	1.32	1.04	0.99	1.38	1.60
NET OPERATING INCOME	0.93	0.88	0.86	0.80	0.62	0.80	0.90	0.96
ADJUSTED NET OPERATING INCOME	1.00	0.99	0.89	0.90	0.81	0.69	0.94	1.05
ADJUSTED NET INCOME	1.05	1.10	0.90	0.89	0.78	0.71	0.94	1.11
NET INCOME	0.93	0.94	0.89	0.82	0.63	0.80	0.90	0.96
MARGIN ANALYSIS:								
AVG EARNING ASSETS TO AVG ASSETS	93.30	93.43	93.54	93.17	93.01	90.92	93.19	93.50
AVG INT-BEARING FUNDS TO AVG ASST	75.15	75.92	75.76	76.19	76.26	70.69	73.54	76.40
INT INC (TE) TO AVG EARN ASSETS	7.04	7.58	7.39	8.25	9.57	7.76	7.35	6.73
INT EXPENSE TO AVG EARN ASSETS	2.44	2.82	2.65	3.45	5.00	2.29	2.38	2.49
NET INT INC-TE TO AVG EARN ASSET	4.54	4.68	4.66	4.75	4.56	5.21	4.94	4.18
LOAN & LEASE ANALYSIS								
NET LOSS TO AVERAGE TOTAL LN&LS	0.12	0.27	0.49	0.61	0.62	-0.05	0.14	0.14
EARNINGS COVERAGE OF NET LOSS(X)	14.67	9.83	8.53	6.52	4.50	NA	15.57	14.06
LN&LS ALLOWANCE TO NET LOSSES(X)	8.35	4.75	4.35	3.54	2.68	NA	7.51	8.45
LN&LS ALLOWANCE TO TOTAL LN&LS	1.81	1.87	1.78	1.85	1.67	1.77	1.64	1.91
LIQUIDITY								
NET NON CORE FUND DEPENDENCE	-3.97	-3.36	-3.01	-4.09	-1.21	-22.73	-13.71	5.79
NET LOANS & LEASES TO ASSETS	51.06	52.02	52.10	53.03	54.60	51.13	50.34	51.43
CAPITALIZATION								
TIER ONE LEVERAGE CAPITAL	9.39	9.16	9.26	8.88	8.72	12.78	10.28	8.73
CASH DIVIDENDS TO NET INCOME	6.88	8.66	16.49	20.95	28.97	0.00	2.00	10.96
RETAIN EARN TO AVG TOTAL EQUITY	7.50	7.96	6.93	6.04	3.58	5.57	7.13	7.85
GROWTH RATES								
ASSETS	6.27	5.33	4.77	6.46	5.32	2.29	6.59	6.54
TIER ONE CAPITAL	7.65	8.41	8.12	7.80	5.45	1.45	6.43	8.79
NET LOANS & LEASES	3.99	4.49	4.20	3.43	0.89	4.54	4.53	3.60
SHORT TERM INVESTMENTS	12.67	0.21	9.03	5.15	0.66	4.31	8.08	16.06
SHORT TERM NON CORE FUNDING	2.05	-7.66	3.44	-19.94	-20.13	-14.84	-6.84	8.74
% NON-CURRENT LOANS & LEASES:								
GROSS LN&LS-90+ DAYS PAST DUE	0.26	0.32	0.26	0.34	0.43	0.19	0.27	0.27
-NONACCRUAL	1.16	1.44	1.15	1.53	1.50	0.74	1.09	1.23
-TOTAL	1.70	2.02	1.70	2.12	2.32	1.32	1.74	1.72
TOTAL ASSETS (\$MILLIONS)	866621	730490	770164	699718	694827	173	3772	862675
EQUITY CAPITAL (\$MILLIONS)	54851	47328	53952	45107	37644	26	390	54434
NET INCOME (\$MILLIONS)	1777	1952	7641	4751	1230	0	7	1770
NUMBER OF BANKS IN TABULATION	174	174	175	177	189	12	53	109

UBPR Page STAVG

Summary Information For Banks in State

This page displays statewide peer group averages for Summary Ratio information similar to that found on page 1 of the UBPR.

Four different peer groups appear on this page. First, all banks are combined into a state-wide peer group. Then banks are grouped into one of three asset-based statewide peer groups. The asset ranges are: less than \$25M, \$25M to \$100M and over \$100M.

Statewide peer group average data is not designed to be a replacement for nationwide peer group information, but as a supplement to provide insight into possible local trends.

The averaging process follows that used for the nationwide peer groups in that banks above the 80th percentile and below the 20th percentile are excluded from the average.

Earnings and Profitability

Interest Income (TE)

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

Noninterest Income

Income derived from bank services and sources other than interest-bearing assets, divided by average assets.

Memo: Fee Income

Other fee income by average assets. Also included in noninterest income.

Noninterest Expense

Salaries and employee benefits, expenses of premises and the fixed assets and other noninterest expense divided by average assets.

Provision-Loan/Lease Losses (Percent of Average Assets)

Provision for loan and lease-financing receivables losses divided by average assets.

Pretax Operating Income(TE) (Percent of Average Assets)

Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the provision for allocated transfer risk, divided by average assets.

Realized Gain/Loss Secs

Pretax net gains for losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts. After December 31, 1993 includes available-for-sale and held-to-maturity transactions divided by average assets.

Pretax Net Operating Income (TE)

Pretax operating income, plus securities gains or losses, divided by average assets.

Net Operating Income

After tax net operating income, including securities gains or losses (which does not include extraordinary gains or losses), divided by average assets.

Adjusted Net Oper Income

Net operating income after taxes and securities gains or losses, plus the pro-

vision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

Adjusted Net Income

The sum of net income, the provision for possible loan and lease losses, and all provisions for income taxes, less net loan and lease losses, state and local taxes (if available), and tax-exempt income, unless the figure is negative or zero. If the figure is negative or zero, tax-exempt income is also included. If the figure is positive, the federal tax rates are applied, the computed taxes deducted and tax-exempt income re-added to arrive at the final figure (this adjustment is not made if the figure is zero or negative). The resulting adjusted net income is divided by average assets.

Net Income

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets.

Margin Analysis

Average Earning Assets/Average Earning Assets

Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, obligations of the U.S. government, states and political subdivisions and other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, divided by average assets.

Average Interest-Bearing Funds/ Average Assets

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold

under agreements to repurchase, interest-bearing demand notes (note balances) issued to the U.S. Treasury, other liabilities for borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

Interest Income (TE)/ Average Earning Assets

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

Interest Expense/Average Earning Assets

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

Net Interest Income (TE)/Average Earning Assets

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

Loan & Lease Analysis

Net Loss to Average Total Loan & Lease

Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases.

Earnings Coverage of Net Loss (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease-financing receivables losses divided by net loan and lease losses.

Loan & Lease Allowance Net Losses (X)

Ending balance of the allowance for possible loan and lease-financing receivables losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Loan & Lease Allowance to Total Loans & Lease

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.

Liquidity

Net Non Core Funding Dependence

See page UBPR page 10 for definition.

Net Loans & Leases to Assets

Loans and lease-financing receivables net of unearned income and the allowance for possible loans and lease-financing receivables losses divided by total assets.

Capitalization

Tier One Leverage Capital

Tier one capital divided by adjusted average assets. See the description of UBPR page 11A for definitions of tier one capital and adjusted average assets.

Cash Dividends to Net Income

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net incomes less than or equal to zero, NA is shown at this caption.

Retain Earnings to Average Total Equity

Net income, less cash dividends declared, divided by average equity capital.

Growth Rates

Growth rates on UBPR page 12 are calculated for a 12-month period. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. The following growth rates are displayed:

Assets

Tier One Capital

Net Loans & Leases

Short Term Investments

See definition on UBPR page 10.

Short Term Non Core Funding

See definition on UBPR page 10.

Total Assets

Total assets for all banks with in the peer group.

Equity Capital

Total of equity capital for all banks with in the peer group.

Net Income

Total of net income for all banks with in the peer group.

Number of Banks in Tabulation

Number of banks with in the peer group.